

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

WALTER A. WALSTROM
SANDRA M. WALSTROM
Debtor(s)

Case No. 15-70318JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2015.
- 2) The plan was confirmed on 06/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/18/2015, 05/06/2016, 02/04/2019, 02/11/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/30/2020.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,097.00.
- 10) Amount of unsecured claims discharged without payment: \$28,339.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,097.25
Less amount refunded to debtor	\$1,010.83

NET RECEIPTS: **\$64,086.42**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,648.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,864.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,512.96**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	73.00	73.49	73.49	12.15	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	214.00	210.68	210.68	34.83	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	299.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	159.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	115.00	NA	NA	0.00	0.00
DR LEONARDS SHOP NOW	Unsecured	84.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	12,920.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	481.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP++	Unsecured	54.00	NA	NA	0.00	0.00
NRA GROUP LLC*	Unsecured	27.00	NA	NA	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	832.00	NA	NA	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	724.00	NA	NA	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	666.00	NA	NA	0.00	0.00
PA COLLECTION SERVICE++	Unsecured	324.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	1,862.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	1,216.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	675.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	666.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	442.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	306.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	151.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	105.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	99.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	69.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	61.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	61.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	1,862.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	1,539.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	1,216.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	688.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP++	Unsecured	584.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	502.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	350.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	306.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	246.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	190.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	151.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	105.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	19,771.00	11,923.86	11,923.86	1,971.25	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	10,291.00	10,238.37	10,238.37	10,238.37	1,620.71
THE SWISS COLONY	Unsecured	52.00	NA	NA	0.00	0.00
TIMBERLAND FCU*	Unsecured	787.00	NA	NA	0.00	0.00
TRIDENT ASSET++	Unsecured	94.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	9,732.00	9,685.70	9,685.70	1,601.24	0.00
WELLS FARGO BANK NA - TRUSTEE	Priority	0.00	150.00	150.00	150.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	56,854.00	60,480.51	0.00	37,280.13	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	0.00	4,664.78	4,664.78	4,664.78	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$10,238.37	\$47,518.50	\$1,620.71
Mortgage Arrearage	\$4,664.78	\$4,664.78	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$14,903.15	\$52,183.28	\$1,620.71
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$150.00	\$150.00	\$0.00
TOTAL PRIORITY:	\$150.00	\$150.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,893.73	\$3,619.47	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,512.96</u>
Disbursements to Creditors	<u>\$57,573.46</u>
TOTAL DISBURSEMENTS :	<u>\$64,086.42</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.